



September 2003

## Important Health Benefits News for Benefits Administrators

## Upcoming Events

### SEPT

**Sept. 26 ♦** Tentative date for release to printer of Spotlight newsletter, Flexible Benefits Sourcebook and poster

**Sept. 30 ♦** Flexible Benefits and other health-related articles published in Fall 2003 issue of Commonwealth Currents

### OCT

**Oct. 10 ♦** Tentative date to begin distribution of the fall 2003 Spotlight, Flexible Benefits Sourcebook and poster to Benefits Administrators

**Oct. 20 – Nov. 21 ♦** 2003 Fall Open Enrollment for Flexible Reimbursement Accounts

Published by the Office of Health Benefits,  
Virginia Department of Human Resource  
Management

# B.A. Bulletin

## 2003 Flex Open Enrollment Changes

Keep several things in mind about this year's Open Enrollment for Flexible Reimbursement Accounts. There are significant changes:

♣Open Enrollment dates will be October 20 through November 21, 2003. In previous years, Flex Open Enrollment has been held during the month of November.

♣During Open Enrollment, employees may make FRA elections for a short plan year from **January 1 through June 30, 2004**, rather than the entire 2004 calendar year. This transition period is necessary to enable moving the plan year for Flexible Reimbursement Accounts to the fiscal year, to correspond with the administration of health benefits (from July 1 through June 30 of the next year).

♣The minimum contribution will be \$10 per pay period not to exceed \$2500 for the short plan year. There will be another Flex Open Enrollment in the spring.

An upcoming B.A. Memo will have more information.

## Over-the-Counter Drugs Added to Allowable Expenses

Starting January 1, 2004, over-the-counter antacids, cold and allergy medicines, and pain relievers can be reimbursed under the Medical Expense FRA. See the FBMC Web site at [www.fbmc-benefits.com](http://www.fbmc-benefits.com) for updates.

## Spotlight Distribution

It is very important that a copy of the Flex *Spotlight* is distributed to every employee eligible for health benefits and Flexible Reimbursement Accounts. We have had recent appeals from employees who did not receive a printed copy during spring Open Enrollment.

## Explaining the COVA Care Plan Deductible

COVA Care's \$200 per member and \$400 per family calendar year deductible applies only to certain covered services that are subject to *coinsurance*. It does not apply to services subject to *copayments*.

### The deductible applies when there is coinsurance for:

- Diagnostic laboratory services, tests and x-rays
- Injections
- Ambulance travel
- Private duty nursing
- Medical equipment, appliances and supplies

Before the deductible is met, members pay the allowable charge amount for the services. After the deductible is satisfied, members pay only the appropriate coinsurance amount for these services (10% or 20%), and COVA Care pays the remaining coinsurance amount up to the allowable charge.

## Web Resources for Benefits Administrators

Through a new listing of Quick Links on the right of the Resources for Benefits Administrators page, you can now access any benefits Web page on the DHRM Web site. The Benefits Quick Links include an Employee Benefits list and Employee Benefits Summary, while Health Benefits Quick Links take you to the pages for Employees, Retirees, Survivors and VSDP Participants, and for Extended Coverage Participants.

